

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

Northern District of Texas

Case No. 13-41702-dml7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fredrick Andrew Wegener  
314 Queens Court N Unit B  
Mansfield, TX 76063

Meghan Leigh Casper  
314 Queens Court N Unit B  
Mansfield, TX 76063

Social Security / Individual Taxpayer ID No.:

xxx-xx-2029

xxx-xx-1610

Employer Tax ID / Other nos.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/19/13

D. Michael Lynn  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Northern District of TexasIn re:  
Fredrick Andrew Wegener  
Meghan Leigh Casper  
DebtorsCase No. 13-41702-dml  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0539-4

User: admin  
Form ID: b18Page 1 of 3  
Total Noticed: 30

Date Rcvd: Aug 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2013.

db/jdb +Fredrick Andrew Wegener, Meghan Leigh Casper, 314 Queens Court N Unit B, Mansfield, TX 76063-8319

15425300 +Associated Credit, 975 Eyster, Rockledge, FL 32955-3512

15425301 +Attorney General of Texas, 6100 Western Place, Ste. 405, Fort Worth, TX 76107-4693

15425305 +City of Fort Worth Municipal Court, 1000 Throckmorton, Fort Worth, TX 76102-6311

15425307 +Corps of Engineers Federal Credit Union, PO BOX 17630, Fort Worth, TX 76102-0630

15425310 +Fair Collections & Outsourcing, 12304 Baltimore Ave #E, Beltsville, MO 20705-1314

15425312 +Green Mountain Energy, PO Box 42349, Austin, Texas 78704-0040

15425315 +Linebarger Goggan Blair & Sampson, LLP, 2607 Stonewall Street, PO Box 8248, Greenville, TX 75404-8248

15425316 +Long Beach Mortgage, 11200 W Parkland Ave, Milwaukee, WI 53224-3127

15425319 +North Texas Childrens Anesthesia, PO BOX 163248, Fort Worth, TX 76161-3248

15425320 +Paramount Recovery Systems, PO Box 788, Lorena, Texas 76655-0788

15425324 +Sallie Mae Bankruptcy, 3rd Party LSC, 11100 USA Parkway, Fishers, IN 46037-9203

15425325 +Swindell & Associates, 6850 Manhattan Blvd., Suite 250, Ft. Worth, TX 76120-1221

15425327 USMD hospital fort worth, PO BOX 46036, Garland, TX 75046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDSPIECER.COM Aug 20 2013 22:03:00 John Dee Spicer, P.O. Box 820009, North Richland Hills, TX 76182-0009

cr +E-mail/Text: sharon.floyd@fortworthtexas.gov Aug 20 2013 22:23:44 City of Fort Worth, 1000 Throckmorton, Fort Worth, TX 76102-6311

15425298 +EDI: AFNIRECOVERY.COM Aug 20 2013 22:03:00 AFNI, INC.\*, ATTN: DP RECOVERY, P.O. BOX 3427, BLOOMINGTON, IL 61702-3427

15425299 +EDI: ACCE.COM Aug 20 2013 22:03:00 ASSET ACCEPTANCE\*, ATTN: BANKRUPTCY, P.O. BOX 2036, WARREN, MI 48090-2036

15425302 EDI: BANKAMER.COM Aug 20 2013 22:03:00 Bank of America - BK \*, NC4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27420

15425303 EDI: CAPITALONE.COM Aug 20 2013 22:03:00 Capital One Bank \*, P.O. Box 85015, Richmond, VA 23285

15425304 +EDI: CHASE.COM Aug 20 2013 22:03:00 Chase/Bank one card serv, PO BOX 15298, Wilmington, DE 19850-5298

15425308 +E-mail/Text: CSIREQ@CREDITSYSTEMSINTL.COM Aug 20 2013 22:20:35 Credit Systems International \*, 1277 Country Club Ln, Ft Worth, TX 76112-2304

15425309 EDI: DISCOVER.COM Aug 20 2013 22:03:00 Discover \*, Bankruptcy, PO Box 8003, Hillard, OH 43026

15425314 EDI: IRS.COM Aug 20 2013 22:03:00 Internal Revenue Service, ACS Support, PO Box 8208, Philadelphia, PA 19101-8208

15425313 EDI: IRS.COM Aug 20 2013 22:03:00 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

15425318 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 20 2013 22:25:32 NCO FINANCIAL SYSTEMS\*, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368

15425321 EDI: PRA.COM Aug 20 2013 22:03:00 Portfolio Recovery, Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4962

15425323 +E-mail/Text: bk@residentcollect.com Aug 20 2013 22:24:59 Resident Collect, 4230 LBJ Frwy, Dallas, TX 75244-5806

15425326 +EDI: AISTMBL.COM Aug 20 2013 22:03:00 T-Mobile Bankruptcy \*, P.O. Box 53410, Bellevue, WA 98015-3410

15425328 +EDI: WFFC.COM Aug 20 2013 22:03:00 Wells Fargo \*, MAC P6103-05K, PO Box 3908, Portland, OR 97208-3908

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15425306 Columbia House, 1400 North Fruitridge Avenue, PO Box 1131, Terre Haute, NH 48711

15425311\* +Fredrick Andrew Wegener, 314 Queens Court N Unit B, Mansfield, TX 76063-8319

15425317\* +Meghan Leigh Casper, 314 Queens Court N Unit B, Mansfield, TX 76063-8319

15425322 ##+Receivable performance, 10501 SE Main St #200, portland, or 97222-7594

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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User: admin  
Form ID: b18

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Total Noticed: 30

Date Rcvd: Aug 20, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Total Noticed: 30

Date Rcvd: Aug 20, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2013 at the address(es) listed below:

Douglas Edward Lattanzio on behalf of Creditor Corps of Engineers Federal Credit Union  
delattanzio@jamesondunagan.com

John Dee Spicer jds.ch7trusteedocs@sbcglobal.net, TX44@ecfcbis.com; jdspicer@ecf.epiqsystems.com

Patrick Alan Swindell on behalf of Joint Debtor Meghan Leigh Casper dfwcourt@borenswindell.com

Patrick Alan Swindell on behalf of Debtor Fredrick Andrew Wegener dfwcourt@borenswindell.com

United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov

TOTAL: 5